

# Monika's Newsletter

News To Help You Save Time And Money

October 2012

## The Reward That Keeps On Giving

His name was Fleming and he was a poor Scottish farmer. One day, while trying to eke out a living, he heard a cry from a nearby bog. He dropped his tools and ran to the bog. There, mired to his waist in muck, was a boy, screaming and struggling to free himself. Farmer Fleming saved the lad from what could have been a slow and terrifying death.

The next day, a fancy carriage pulled up to the Scotsman's sparse surroundings. An elegantly dressed nobleman stepped out and introduced himself as the father of the boy that Farmer Fleming had saved.

"I want to repay you," said the nobleman. "You saved my son's life."

"No, I can't accept payment for what I did," the farmer replied, waving off the offer. At that moment, the farmer's own son came to the door of the family hovel.

"Is that your son?" the nobleman asked.

"Yes," the farmer replied proudly.

"I'll make you a deal. Let me take him and give him a good education. If the lad is anything like his father, he'll grow to a man you can be proud of."

And that he did. The farmer's son graduated from St. Mary's Medical School in London, and went on to become the noted Sir Alexander Fleming, the discoverer of Penicillin.

Years afterward, the nobleman's son (the one rescued from the bog) was stricken with pneumonia and was saved by Penicillin. The nobleman's son's name? Sir Winston Churchill.

*You never know what effects you'll have on the world tomorrow by your actions today.*

Monika Sundstrom

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WORLD-CLASS SERVICE?  
SEE FLYER INSIDE!

# Fall Into October

**United Nations Day** is celebrated internationally on October 24th for the purpose of informing the people of the world as to the aims, goals, and achievements of the UN. It commemorates the origin of the United Nations Organization on October 24, 1945 when the UN Charter was ratified by almost all permanent members of the Security Council.

**World Teachers Day** is celebrated every year on October 5<sup>th</sup> to commemorate teachers' organizations throughout the world. It celebrates the essential role of teachers in providing quality education at all levels and focuses attention on teacher preparedness worldwide. It also commemorates the anniversary of the 1966 signature of the UNESCO/ILO Recommendation Concerning the Status of Teachers.

**Halloween** (a shortening of All Hallows' Evening) also known as Hallowe'en or All Hallows' Eve, is a holiday observed around the world on October 31, the night before All Saints' Day. The Christian feast of All Hallows' Eve, according to some scholars, incorporates traditions from pagan harvest festivals and festivals of the dead, like the Celtic Samhain. Other scholars maintain that the feast originated independently of Samhain.

## October Quiz Question

**Q:** *I'm full of holes, but still hold water. What am I?*

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for  
**a \$30 gift certificate to Starbucks!**

## September Quiz Question

**Q:** *The person who makes it, sells it. The person who buys it never uses it. The person who uses it doesn't know it. What is it?*

**A:** *A coffin.*

**Congratulations to:**

**Timothy Brown**

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*I like nonsense; it wakes up the brain cells. ~Dr. Seuss*

# Halloween Tongue Twisters

- ◆ He thrusts his fists against the posts and still insists he sees the ghosts.
- ◆ Creepy crawler critters crawl through creepy crawly craters
- ◆ Dracula digs dreary, dark dungeons.
- ◆ Ghostly ghouls gather gleefully to golf on ghostly golf courses.
- ◆ Gobbling gargoyles gobbled gobbling goblins
- ◆ Horribly hoarse hoot owls hoot howls of horror in Halloween haunted houses.
- ◆ If big black bats could blow bubbles, how big of bubbles would big black bats blow?

## 6 Weird Facts About Technology

1. To have your picture taken by the very first camera you would have had to sit still for 8 hours!
2. The technology contained in a single game boy unit in 2000 exceeds all the computing power that was used to put the first man on moon in 1969.
3. The cigarette lighter was invented before the match.
4. Surgeons who grew up playing video games make 37 percent fewer mistakes.
5. Windmills always turn anti-clockwise. Except for the windmills in Ireland!
6. Technically speaking, crystal glass is actually a liquid that flows very slowly.

### **Free Reports!**

- How to Stop Spending Money on Rent and Own a Home Instead

### **Free Information!**

- How Sellers Price Their Homes.
- How to Buy a House With Little (or No) Money Down

**Free Newsletter  
Subscription!  
See page 7**

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*Do you realize if it weren't for Edison we'd be watching TV by candlelight? ~Al Boliska*

## The Cold Facts

Cold season is coming. Most colds begin in late August or early September, increasing slowly for a few weeks, then remaining high until March or April. The increase may be due to the opening of schools and to cold weather, which prompts people to spend more time indoors and increase the chances that viruses will spread from person to person. Also the most common cold-causing viruses survive better when humidity is low—during the colder months of the year. Cold weather also may make the nasal passages' lining drier and more vulnerable to viral infection entering the body.

Hand washing is the simplest and most effective way to keep from getting rhinovirus colds. Not touching the nose or eyes is another. Other than breathing in someone else's sneeze—hand to face contact is the most common way of transferring the virus into your body.

Individuals with colds should always sneeze or cough into a facial tissue, and promptly throw it away. Also, because rhinoviruses can survive up to three hours outside the nasal passages on inanimate objects and skin, cleaning surfaces with a disinfectant might help if someone in the house has a cold.



# Personal Productivity Trick

If you tend to procrastinate, or drag your feet getting a task done, here's a simple technique that might help: Start using a timer.

If you avoid tasks like cleaning the house, set the timer on your stove or phone for 15 minutes, then make an agreement with yourself to clean like mad for just those 15 minutes. The timer has a way of making the task more bearable because it has an end time. You can "bear" it for 15 minutes. It's likely that you'll keep going after that 15 minutes.

Likewise, if you drag your feet finishing projects like writing an article, you can set your timer and promise to go at 100% effort for that time, then reward yourself with a break.

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*When you write down your ideas you automatically focus your full attention on them. Few if any of us can write one thought and think another at the same time. Thus a pencil and paper make excellent concentration tools. ~Michael Leboeuf*

## Pumpkin Carving Tips

**Transfer Your Design:** Use a pumpkin template or draw your own design on a piece of paper. Affix it to the pumpkin, and trace the design by poking holes with a sharp awl, needle tool, or T-pin.

**Carve the Features:** Remove the template and carve along the pattern with a miniature saw or linoleum carving tool. If you want to make holes in the pumpkin for eyes, use a drill with a 1/2-inch or 3/4-inch spade bit. You can start with holes, then shape the holes into different designs

**Light the Pumpkin:** Use string lights (white Christmas lights) wrapped around a glass jar, and secure the wires with tape. Cut a hole in the hollowed-out pumpkin for the cord, and place jar inside. If using a candle, place it in a glass or votive holder, and cut a hole in the back of the pumpkin for ventilation (or leave the top off). Prevent exposed areas of the pumpkin's flesh from turning brown by applying a film of Vaseline.



### Client Of The Month

Congratulations to our Client Of The Month,  
*Leo Willis from Key West.*

As always, the Client Of The Month receives a free dinner for two at the Salut'e Restaurant on the Beach.

**Call me to find out how you can become Client Of The Month!**

# Avoid 'Vicarious' Success

Success breeds more success, or so they say. But a study reported in the *Journal of Experimental Social Psychology* seems to suggest that watching other people succeed lowers the motivation to strive for success on your own.

In an experiment, a group of test subjects watched videos of people completing a series of puzzles. Another group was shown videos where the puzzles were not solved, and a third group watched no videos at all. Then the groups were asked to complete similar puzzles themselves.



Subjects who had watched the puzzles get completed actually had the lowest rate of completion, compared with the other groups. Scientists call this "vicarious goal satiation," explaining that watching others achieve goals can provide a sense of achievement that drains the motivation to accomplish goals on one's own.

The lesson (with some skepticism): To prime yourself for success, focus on what you need to do, and don't get distracted by others' efforts, successful or not.

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*Much good work is lost for the lack of a little more. ~Edward H. Harriman*

## Liking Living Alone

More people are living alone, according to sociologist Eric Klinenberg's book, *"Going Solo: The Extraordinary Rise and Surprising Appeal of Living Alone."* Klinenberg discusses the emerging demographic of "singletons," which he calls the "biggest social change of the last 50 years."

According to Klinenberg, "Now the most privileged people on earth use their resources to separate from one another, to buy privacy and personal space."

Who's living alone? Some are young professionals who are in relationships, but prefer separate living spaces. Others report that after the death or divorce of a spouse, they prefer to live alone, often purchasing a home on their own and enjoying the benefits of not having to defer to someone else about vacation plans, or other things. Skip the mileage-boosting gimmicks. Fuel additives and devices like magnets on fuel lines probably don't have much impact on your mileage.

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OTHER LOCAL  
BUSINESSES THAT GIVE  
OUTSTANDING  
CUSTOMER SERVICE?**

Request a free copy of my service directory. All of the businesses listed in it have a proven track record for providing the outstanding customer service you deserve.

# Your Body Is A Laser

What if you could shoot a laser out of your body? The concept isn't as crazy as it sounds (although it may not ever be practical for use in hand-to-hand combat). Two Harvard physicists have manipulated human cells to produce a concentrated beam of light like a laser.

The scientists took cells from a human kidney and engineered them to produce molecules of GFP (green fluorescent protein), which enables jellyfish to glow naturally. Then they positioned the cells between two very tiny mirrors, and triggered them with bursts of low-energy blue light. The little mirrors forced the light produced into a coherent beam, which is more or less the definition of a laser.

These minuscule lasers could ultimately prove useful in enabling humans to control electronic implants in their brains, the scientists say, and may end up be used to destroy cancer cells—from the inside.

## **WELCOME NEW CLIENTS**

Here are some of the new clients who became members of our "Real Estate Family" this past month. I'd like to welcome you!

**Elizabeth Willis**  
(referred by Pam Diaz)  
**Louis Gonzales**  
(referred Theresa Munez)  
**And many more e-mail contacts.**

*We love recognizing our new friends and wonderful existing clients who are kind enough to introduce their friends, family and neighbors to us.*

## One-Liners

- ◆ We never really grow up. We only learn how to act in public.
- ◆ I thought I wanted a career. Turns out I just wanted paychecks.
- ◆ ~~You do not need a parachute to skydive. You do need a parachute to skydive twice.~~
- ◆ I used to be indecisive. Now I'm not so sure.
- ◆ Do not argue with an idiot. He will drag you down to his level and beat you with experience.
- ◆ How is it one careless match can start a forest fire, but it takes a whole box to start a campfire?
- ◆ If I agreed with you, we'd both be wrong.
- ◆ I always take life with a grain of salt. Then a slice of lemon and a shot of tequila.
- ◆ Whenever I fill out an application, on the line that says, "In case of emergency, please notify \_\_\_\_\_," I write *doctor*.



We never stop moving:

## Aug 2012 "Market Stats" Florida Keys Jan – Aug 2012 Vs. 2011

	Upper Keys	Middle Keys	Lower Keys	Key West	All Areas
	Lower Matecumbe-KL	7 Mile Bridge-Long Key	Bay Point-Big Pine	KW-Shark Key	Keys-wide
<b>Total Number of Sales</b> As of 8/31/12	<b>+1% More</b> 489	<b>+21% More</b> 308	<b>-1% Less</b> 279	<b>+1% More</b> 457	<b>+4% More</b> 1,533
<b>Avg. Sale Price</b> As of 8/31/12	<b>-1% Less</b> \$400K	<b>+10% More</b> \$398K	<b>-8% Less</b> \$320K	<b>-2% Less</b> \$488K	<b>No Change</b> \$411K
<b>\$ Value of Sales</b> As of 8/31/12	<b>No Change</b> \$195M	<b>+33% More</b> \$122M	<b>-9% Less</b> \$89M	<b>-1% Less</b> \$223M	<b>+3% More</b> \$630M
<b>Sale Price to Original List Price</b> Aug '12	<b>+3% More</b> 77.51%	<b>+10% More</b> 79.92%	<b>-7% Less</b> 84.22%	<b>+8% More</b> 87.61%	<b>+3% More</b> 82.32%
<b>Sale Price to Final List Price</b> Aug '12	<b>+2% More</b> 90.55%	<b>No Change</b> #####	<b>+1% More</b> 90.34%	<b>No Change</b> #####	<b>+1% More</b> 91.25%
<b>Avg. Days to Sell</b> As of 8/31/12	<b>+10% More</b> 299	<b>-8% Less</b> 281	<b>-2% Less</b> 235	<b>-24% Less</b> 263	<b>-7% Less</b> 270
<b>Pending Transactions</b> As of 8/31/12	<b>+13% More</b> 562	<b>+35% More</b> 350	<b>-2% Less</b> 304	<b>-1% Less</b> 476	<b>+9% More</b> 1,692
<b>Number of Properties</b> "For Sale" on 8/31/12	<b>-7% Less</b> 1,005	<b>-11% Less</b> 595	<b>+9% More</b> 605	<b>-12% Less</b> 788	<b>-6% Less</b> 2,993
<b>Average "List Price"</b> As of 8/31/12	<b>-3% Less</b> \$757K	<b>+12% More</b> \$771K	<b>-6% Less</b> \$532K	<b>+9% More</b> \$787K	<b>+2% More</b> \$722K
<b>Months of Inventory</b> As of 8/31/12	<b>-7% Less</b> 16	<b>-26% Less</b> 15	<b>+10% More</b> 17	<b>-13% Less</b> 14	<b>-10% Less</b> 16

### Key Wide Market Share Jan - August 2012

	# Offices	# Listed	Listing % Mkt.	# Sales Sides	Sales % Mkt.	\$ Vol. Sales
<b>Coldwell Banker</b>	6	715	<u>23.9%</u>	719	<u>23.5%</u>	\$268M
C-21 Schwartz	7	360	12.0%	312	10.2%	\$107M
Amer. Carib. MK	1	77	2.6%	70	2.3%	\$70M
Prudential K & G	1	112	3.7%	137	4.5%	\$69M
Amer. Carib. UK	2	102	3.4%	131	4.3%	\$69M
Truman & Co.	1	63	2.1%	61	2.0%	\$49M
Marr	2	113	3.8%	127	4.2%	\$39M
Realty World FW	2	41	1.4%	59	1.9%	\$39M

# Monik's Newsletter

## Free Information Request Form

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to 305-294-0009  
or e-mail: [Monika@cbschmitt.com](mailto:Monika@cbschmitt.com)

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Email: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Fax: \_\_\_\_\_

Please send me the requested free information selected below via  Mail  Fax  Email.

### Free Reports

- Protect Your Home From Burglars
- Five Deadly Mistakes Home Sellers Make
- Making the Move Easy On the Kids
- How Sellers Price Their Homes
- How to Stop Wasting Money on Rent
- How to Sell Your House For the Most Money In the Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

### Free Information

- Send me information about your free, no-obligation HomeFinder service.
- Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:  
\_\_\_\_\_, City: \_\_\_\_\_  
or in the \_\_\_\_\_ area.
- Please let me know the listing price and features of the home at the following address:  
\_\_\_\_\_.
- Please let me know the selling price of the home at the following address:  
\_\_\_\_\_.
- Please call me to arrange a free, no-obligation market valuation on my house.

**Do you have a family member or friend who would enjoy a free subscription to Monika's Newsletter? Just provide me with their contact information, and I'll add them to my mailing list.**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_



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